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Disaster Survivors: Beware of Scams

INDIANAPOLIS, Ind. -- The Federal Emergency Management Agency (FEMA) and the Indiana Department of Homeland Security (IDHS) are warning Indiana residents affected by the earthquake to be on the lookout for scam artists trying to cheat them.

"Indiana has many legitimate organizations and businesses that work to assist disaster survivors," said Joe Wainscott, executive director of IDHS. "However, some scam artists may try to take advantage of this disaster situation. Hoosiers should be cautious of any unsolicited offers of assistance, and take measures to safeguard financial and other personal information."

A common scam occurs when a person poses as a FEMA inspector or loss verifier of damaged property. If an inspector requests a fee, that inspector is a fake, or scam artist. FEMA inspectors never request a fee for anything they do.

Another scam that may follow in the wake of a major disaster is attempted identity theft. People living in the disaster area may receive a letter, a phone call, or an e-mail from someone posing as a state or federal official. The imposter claims he is holding a disaster assistance grant or loan for the applicant and all he needs is the person's bank account number, Social Security number, or other personal information to complete the processing.

"Don't be fooled by come-ons like these," warns Greg Eaton, federal coordinating officer in charge of FEMA operations in Indiana. "Neither FEMA nor the state will ever call you asking for that information - or for a fee of any kind."

The only time FEMA collects banking information is when the applicant first registers for assistance and request funds to be direct-deposited into a bank account. But that occurs only when the applicant calls FEMA, not the other way around. Also, FEMA and state representatives carry a photo ID. Ask to see it. If still unsure, call FEMA to verify at 1-800-621-FEMA (3362) or TTY 1-800-462-7585 for those with special speech or hearing needs.

A twist on the same scheme is for someone pretending to work for a volunteer organization to offer to help fill out an application for disaster assistance. The real object is to steal the victim's banking information.

People in the process of rebuilding their homes after a disaster are also cautioned to watch out for unscrupulous contractors.

Most contractors are reputable, hard-working individuals. Unfortunately, as the recovery process unfolds, there are those who try to take advantage of storm victims. People should be on the alert for door-to-door solicitors who hand out flyers and ask for large cash deposits or advance payment in full. They should insist on seeing identification and be especially alert for phone solicitors who ask for banking information, Social Security numbers or other personal information. This information should NOT be given out.

Individuals affected by the recent disaster also should consider the following:

- Ask contractors for proof of insurance. Be sure the contractor has both disability and workers' compensation insurance. If a contractor is uninsured, you may be liable for accidents on your property.
- Ask for a written estimate, and check to make sure it includes everything you expect the contractor to do, as well as, taxes and any other fees.
- Ask for a written contract, and never sign a blank contract. The contract should include all tasks to be performed, all associated costs, payment schedule and specify who is responsible for applying and paying for necessary permits and licenses. Also ask for a written guarantee.
- Legitimate contractors and other service providers normally do not require more than one-third as a down payment. Don't give anyone an advance payment in cash. Pay by check, and make sure your payment schedule is clearly spelled out in your contract.
- FEMA does not endorse individual loan companies or contractors, so be wary of any business that claims it has governmental support.
- The only way to apply for disaster assistance from FEMA is by calling the toll-free registration number at 1-800-621-FEMA (3362). For speech- or hearing-impaired applicants, the TTY number is 1-800-462-7585.
- Be suspicious of anyone who offers to increase the amount of your disaster damage assessment.
- Be leery of offers to help you fill out loan or grant forms and applications for a fee. If you need help filling out your Small Business Administration (SBA) loan package, call the SBA toll-free number at 1-800-659-2955. You also can visit with an SBA representative at a Disaster Recovery Center (DRC).
- Always carefully read all documents, applications, vouchers and other papers relating to disaster assistance. If you have questions about the legality of a document claiming to be from FEMA, call the Helpline at 1-800-621-FEMA (3362), TTY 1-800-462-7585.

All residents are encouraged to get involved with the Hoosier recovery effort by helping spread the word about this warning. **Tell your neighbor** - and report anything suspicious by calling the Indiana Attorney General's Hotline: 1-800-382-5516.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

For more information about staying safe during an earthquake, visit www.GetPrepared.in.gov. Follow Indiana on "my social media" at <https://www.nlevnn.com/MSM/StateOfIndianaPublicSafety> to stay informed about this developing situation.

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THE FOLLOWING CONTACT INFORMATION IS NOT FOR DISCLOSURE TO THE PUBLIC:

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